

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Travis King
Tonya King
Debtors

Case No. 19-05109-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: pdf002

Page 1 of 2
Total Noticed: 53

Date Rcvd: Jan 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2020.

db/jdb
5276596 +Travis King, Tonya King, 786 E Main St, Dallastown, PA 17313-9733
5276597 AES/FRN SLT, PO Box 61047, Harrisburg, PA 17106-1047
5276598 AES/KEYSTONE BEST, PO Box 61047, Harrisburg, PA 17106-1047
5276599 AES/PHEAA, PO Box 61047, Harrisburg, PA 17106-1047
5276600 +Advanced Radiology, 26999 Network Place, Chicago, IL 60673-1269
5276603 Amazon Prime/ Chase, PO Box 1423, Charlotte, NC 28201-1423
++BARLEY SNYDER, 100 EAST MARKET STREET, YORK PA 17401-1219
(address filed with court: Barley Snyder- Attorneys at Law, 100 East Market St., York, PA 17401)
5276604 Bloom & Associates, P.A., PO Box 42826, Baltimore, MD 21284-2826
5276610 CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5276609 CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
5276607 Capital One Bank NA, 500 Summit Lake Dr Ste 400, Valhalla, NY 10595-2321
5276608 Capital One/Cabela, 4800 NW 1st St Ste 300, Lincoln, NE 68521-4463
5276611 Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
5276613 David J. Apothaker Esq, Apothaker Scian P C, 520 Fellowship Rd Ste C306, Mount Laurel, NJ 08054-3410
5276614 +Ear, Nose & Throat Specialist, 6565 N Charles St Ste 601, Baltimore, MD 21204-6839
5276615 +Greater Baltimore Medical Center, P.O. Box 418015, Boston, MA 02241-8015
5276616 IC Systems Inc, 444 Highway 96 E, Saint Paul, MN 55127-2557
5285650 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5276594 Keith B DeArmond Attorney at Law, 2951 Whiteford Rd Ste 101, York, PA 17402-7624
5276593 +King Tonya, 786 E Main St, Dallastown, PA 17313-9733
5276592 +King Travis, 786 E Main St, Dallastown, PA 17313-9733
5276619 +Littman Jewelers, PO Box 731, Mahwah, NJ 07430-0731
5276620 Mercy - MD Family Care, 100 S Owasso Blvd W, Saint Paul, MN 55117-1036
5285471 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
5276623 Pediatric Care of York, 2675 Joppa Rd, York, PA 17403-5160
5276624 +Receivables Outsourcing, LLC, P.O. Box 549, Timonium, MD 21094-0549
5276625 #Roundpoint Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
5276626 +Sears, PO BOX 9001055, Louisville, KY 40290-1055
5276627 +Southern Family Medical LLC, 16312 Mount Airy Rd, Shrewsbury, PA 17361-1623
5289237 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5276631 Theresa Downs, 16940 Lutz Rd, Stewartstown, PA 17363-9310
5276632 Wells Fargo Dealer Services, 400 Redland Ct Ste 200, Owings Mills, MD 21117-3292
5276633 Wellspan Health, PO Box 742688, Cincinnati, OH 45274-2688
5276634 Wellspan York Hospital, PO Box 742641, Cincinnati, OH 45274-2641

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 14 2020 08:58:44
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5276599 E-mail/Text: backoffice@affirm.com Jan 14 2020 08:52:39 Affirm INC, 633 Folsom St Fl 7, San Francisco, CA 94107-3618
5276601 E-mail/Text: ebn@americollect.com Jan 14 2020 08:52:06 Americollect, PO Box 1505, Manitowoc, WI 54221-1505
5276605 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 14 2020 08:59:00 Capital One, PO Box 71083, Charlotte, NC 28272-1083
5280582 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 14 2020 08:58:22 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5287795 +E-mail/Text: bankruptcy@cvaps.com Jan 14 2020 08:52:14 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5276612 E-mail/PDF: creditonebknofications@resurgent.com Jan 14 2020 08:58:25 Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875
5276617 E-mail/Text: cio.bncmail@irs.gov Jan 14 2020 08:51:29 Internal Revenue Service, PO Box 37910, Hartford, CT 06176-7910
5276618 +E-mail/Text: bncnotices@becket-lee.com Jan 14 2020 08:51:20 Kohls, PO BOX 2983, Milwaukee, WI 53201-2983
5276621 E-mail/PDF: cbp@onemainfinancial.com Jan 14 2020 08:58:35 One Main Financial, PO Box 742536, Cincinnati, OH 45274-2536
5284134 +E-mail/PDF: cbp@onemainfinancial.com Jan 14 2020 08:58:55 OneMain, P.O. Box 3251, Evansville, IN 47731-3251
5288342 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 14 2020 08:58:24 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5276622 E-mail/PDF: gecsed@recoverycorp.com Jan 14 2020 08:58:37 Pay Pal, PO Box 5138, Timonium, MD 21094-5138
5277412 E-mail/Text: bnc-quantum@quantum3group.com Jan 14 2020 08:51:46 Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5276628	E-mail/PDF: gecsed@recoverycorp.com Jan 14 2020 08:58:17	Syncb/Care Credit,
	PO Box 965036, Orlando, FL 32896-5036	
5276629	+E-mail/PDF: gecsed@recoverycorp.com Jan 14 2020 08:58:18	Syncb/Walmart DC, PO Box 960024,
	Orlando, FL 32896-0024	
5276727	+E-mail/PDF: gecsed@recoverycorp.com Jan 14 2020 08:58:57	Synchrony Bank,
	c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021	
5276630	E-mail/PDF: gecsed@recoverycorp.com Jan 14 2020 08:58:57	Synchrony Bank/Amazon,
	PO Box 960013, Orlando, FL 32896-0013	
5276635	E-mail/Text: loney@whiterosecu.com Jan 14 2020 08:52:39	White Rose Credit Union,
	3498 Industrial Hwy, York, PA 17402-9050	

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5276602*	Americollect, Inc., PO Box 1505, Manitowoc, WI 54221-1505
5276606*	+Capital One, PO BOX 71083, Charlotte, NC 28272-1083

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor	ROUNDPOINT MORTGAGE SERVICING CORPORATION
bkgroup@kmlawgroup.com	
Keith B DeArmond on behalf of Debtor 1 Travis King	general.dearmondlaw@gmail.com,
G10924@notify.cincompass.com	
Keith B DeArmond on behalf of Debtor 2 Tonya King	general.dearmondlaw@gmail.com,
G10924@notify.cincompass.com	
United States Trustee	ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 5

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:
King, Travis
King, TonyaCHAPTER 13
CASE NO. **1:19-bk-5109**☒ ORIGINAL PLAN
☐ AMENDED PLAN
(Indicate 1st, 2nd, 3rd, etc.):
☐ Number of Motions to Avoid Liens
☐ Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN**A. Plan Payments From Future Income**

- To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to

date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$18,843.00**, plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payments	Total Monthly Payment	Total Payment Over Plan Tier
1	60			314.05	18,843.00
Total Payments:					18,843.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☐ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*
☒ Debtor is over median income. Debtor estimates that a minimum of **\$3,553.66** must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$3,553.66**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

- ☐ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable.*
- ☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$_____ from the sale of property known and designated as _____. All sales shall be completed by _____. If the property does not sell by the date specified, then the disposition of the property shall be as follows:
3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS

A. Pre-Confirmation Distributions *Check one.*

☒ None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.

2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

☐ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Roundpoint Mortgage	786 E Main St, Dallastown, PA 17313-9733	13
Wells Fargo Dealer Services	2017 Subaru Crosstrek	13
Wells Fargo Dealer Services	2010 Ford F150 Super Crew Cab	13

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

☐ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Postpetition Arrears to be Cured	Estimated Total to be paid in plan
Roundpoint Mortgage	786 E Main St, Dallastown, PA 17313-9733	1,100.00		1,100.00

D. Other secured claims (conduit payments and claims for which § 506 valuation is not applicable, etc.).

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

E. Secured claims for which a § 506 valuation is applicable. Check one.

☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral Check one.

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS

A. Administrative Claims

1. Trustee fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney fees Complete only one of the following options:

- a. In addition to the retainer of \$**500.00** already paid by the Debtor, the amount of \$ **3,500.00** in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$_____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, certain Domestic Support Obligations

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment
None	

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 4.A need not be completed or reproduced.*

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 5 need not be completed or reproduced.*

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☒ plan confirmation.
- ☐ entry of discharge.
- ☐ closing of case:

7. DISCHARGE: (Check one)

☒ The debtor will seek a discharge pursuant to § 1328(a).

☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

- Level 1: **Adequate protection payments**
- Level 2: **Debtor's attorney's fees**
- Level 3: **Domestic Support Obligations**
- Level 4: **Priority Claims, pro rata**
- Level 5: **Secured claims, pro rata**
- Level 6: **Specially classified unsecured claims**
- Level 7: **General unsecured claims**
- Level 8: **Untimely filed unsecured claims to which the debtor has not objected**

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

- Level 1: Adequate protection payments.
- Level 2: Debtor's attorney's fees.
- Level 3: Domestic Support Obligations.
- Level 4: Priority claims, pro rata.
- Level 5: Secured claims, pro rata.
- Level 6: Specially classified unsecured claims.
- Level 7: Timely filed general unsecured claims.
- Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: December 11, 2019

/s/ Keith DeArmond

Attorney for Debtor

/s/ Travis King

Debtor

/s/ Tonya King

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.